## METRO CITY BANK

CPP Disbursement Date   Cert   Depo	METRO CITY BANK	<u> </u>		
CPP Deliburishment Date   OLD   SSISS     OLD			T	Number of Insured
Selected balance and off-balance sheet items		CPP Disbursement Date	Cert	Depository Institutions
Seelected balance and off-balance sheet items				1
Selection Dalance and orth-Dalance insect reterms		01/00/2005	50101	
Amount	palance sheet items	2011	2012	%chg from prev
Same		\$ millions	\$ millions	
Construction & diversignment		\$532	\$464	-12.7%
Seace and 14 finally residential   S2   S8		\$383	\$361	-5.9%
Some country		\$11	1 \$20	73.7%
Solidation		\$2	\$8	304.7%
September   Sep		\$0	\$0	24.2%
State		\$0	\$0	
Same		\$0	\$0	77.6%
Usual commitments		\$14	\$15	7.3%
Securities (CSE and private issue)		\$352	\$313	-10.9%
Securities (CSE and private issue)			car	05.6%
Mortgape-backed securities (GSE and private issue)   \$31   \$32   \$35	nal			
Seet Published Securities   Sp				
Signature   Sig	and private issue)			
SSS				
Residential mortgage originations				96.9%
Cassed and martgage ariginated for size (quarter)   So   So   So		\$58	3  \$20	-64.9%
Cassed-and mortgage ariginated for sale (quarter)   S0   S0   S0   S0   S0   S0   S0   S	is			
Open-end HELOC originated for sale (quarter)   S0   S0   S0   S0   S0   S0   S0   S		\$0	\$0	
Cosed end mortgage originations sold (quarter)   S0   S0				
Solid   Soli	i		1	
Liabilities				
Deposits   S419   S371     Total tother borrowings   S57   S34     FHLB advances   S45   S25     Equity     Equity capital at quarter end   S53   S55     Stock sales and transactions with parent holding company (cumulative through calendar year)   S0   S-55     Ferformance Ratios     Terr I leverage ratio   9.7%   11.6%     Tier 1 risk based capital ratio   13.0%   14.4%     Total risk based capital ratio   13.0%   14.4%     Total risk based capital ratio   14.2%   15.6%     Return on assets   1.7%   1.8%     Net interest margin   3.3%   4.6%     Coverage ratio [ALILL+Alloc transfer risk]/Noncurrent loans]]   63.7%   736.8%     Loss provision to net charge-offs (qtr)   222.8.3%   0.0%     Net charge-offs to average loans and leases   0.6%   0.1%     Construction & development   0.0%   0.0%   0.0%     Construction & development   0.0%	. (1)			
Total other borrowings		\$478	\$409	-14.5%
Equity				-11.4%
Equity capital at quarter end \$53 \$55 \$55 \$55 \$55 \$55 \$55 \$55 \$55 \$55		\$57	7 \$34	-40.1%
Equity capital at quarter end   \$53   \$55   \$5		\$45	\$25	-45.0%
Equity capital at quarter end \$55   \$55				
Stock sales and transactions with parent holding company (cumulative through calendar year)   So   -\$5		éc		3.4%
Performance Ratios   9.7%   11.6%	n parent holding company (cumulative through calendar year)			
Tier 1 leverage ratio         9.7%         11.6%           Tier 1 risk based capital ratio         13.0%         14.4%           Total risk based capital ratio         14.2%         15.6%           Return on equity¹         -17.0%         14.4%           Net interest margin¹         3.3%         4.6%           Coverage ratio ([ALLL+Alloc transfer risk)/Noncurrent loans))         63.7%         736.8%           Loss provision to net charge-offs (qtr)         228.3%         0.0%           Net charge-offs to average loans and leases¹         0.6%         0.1%           ¹ Quarterly, annualized.         Noncurrent Loans         Gross Charge-Offs           Asset Quality (% of Total Loan Type)         2011         2012         2011         2012           Construction & development         0.0%         0.0%         0.0%         0.0%         0.0%           Ciosed-end 1-4 family residential         3.6%         0.0%         0.0%         0.0%         0.0%           Home equity         0.0% <td>Tparent flording company (cumulative timough calendar year)</td> <td></td> <td>-52</td> <td>INA</td>	Tparent flording company (cumulative timough calendar year)		-52	INA
Tier 1 risk based capital ratio 13.0% 14.4%  Total risk based capital ratio 14.2% 15.6%  Return on equity¹17.0% 14.4%  Return on assets¹1.7% 1.8%  Net interest margin¹ 3.3% 4.6%  Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}} 63.7% 736.8%  Loss provision to net charge-offs (qtr) 228.3% 0.0%  Net charge-offs to average loans and leases¹ 0.6% 0.1%  ¹ Quarterly, annualized.    Noncurrent Loans   Gross Charge-Offs				
Total risk based capital ratio 14.2% 15.6% Return on equity¹ -17.0% 14.4% Return on equity¹ -17.0% 14.4% 14.4% Return on assets¹ -1.7% 1.8% Net interest margin¹ 3.3% 4.6% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 63.7% 736.8% Loss provision to net charge-offs (qtr) 228.3% 0.0% Net charge-offs to average loans and leases¹ 0.6% 0.1% 12.2% 0.0% Net charge-offs to average loans and leases¹ 0.6% 0.1% 12.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%		9.7%	11.6%	
Return on equity¹         -17.0%         14.4%           Return on assets¹         -1.7%         1.8%           Net interest margin¹         3.3%         4.6%           Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}         63.7%         736.8%           Loss provision to net charge-offs (qtr)         228.3%         0.0%           Net charge-offs to average loans and leases¹         0.6%         0.1%           ¹ Quarterly, annualized.           ***		13.0%	14.4%	
Return on assets   1.1.7%   1.8%     Net interest margin   3.3%   4.6%     Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}   63.7%   736.8%     Loss provision to net charge-offs (qtr)   228.3%   0.0%     Net charge-offs to average loans and leases   0.6%   0.1%     Quarterly, annualized.		14.2%	15.6%	
Net interest margin 1         3.3%         4.6%           Coverage ratio {{ALLL+Alloc transfer risk//Noncurrent loans}}         63.7%         736.8%           Loss provision to net charge-offs (qtr)         228.3%         0.0%           Net charge-offs to average loans and leases 1         0.6%         0.1%           2 Quarterly, annualized.         Noncurrent Loans         Gross Charge-Offs           Asset Quality (% of Total Loan Type)         2011         2012         2011         2012           Construction & development         0.0%         0.0%         0.0%         0.0%         0.0%           Closed-end 1-4 family residential         3.6%         0.0%         0.0%         0.0%           Home equity         0.0%         0.0%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.0%         0.0%         0.0%           Commercial & Industrial         3.2%         0.0%         0.2%		-17.0%	14.4%	
Coverage ratio { ALLL+Alloc transfer risk//Noncurrent loans}  63.7% 736.8%		-1.7%	6 1.8%	
Loss provision to net charge-offs (qtr)   228.3%   0.0%     Net charge-offs to average loans and leases		3.3%	4.6%	
Net charge-offs to average loans and leases¹         0.6%         0.1%           ¹ Quarterly, annualized.         Noncurrent Loans         Gross Charge-Offs           Asset Quality (% of Total Loan Type)         2011         2012         2011         2012           Construction & development         0.0%         0.0%         0.0%         0.0%           Home equity         0.0%         0.0%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.0%         0.0%         0.0%           Commercial & Industrial         3.2%         0.0%         0.9%         0.2%	sfer risk)/Noncurrent loans)}	63.7%	736.8%	_
Net charge-offs to average loans and leases¹         0.6%         0.1%           ¹ Quarterly, annualized.         Noncurrent Loans         Gross Charge-Offs           Asset Quality (% of Total Loan Type)         2011         2012         2011         2012           Construction & development         0.0%         0.0%         0.0%         0.0%           Closed-end 1-4 family residential         3.6%         0.0%         0.0%         0.0%           Home equity         0.0%         0.0%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.0%         0.0%         0.0%           Commercial & Industrial         3.2%         0.0%         0.9%         0.2%	(qtr)	228.3%	0.0%	
Noncurrent Loans   Gross Charge-Offs		0.6%	6 0.1%	
Asset Quality (% of Total Loan Type)         2011         2012         2011         2012           Construction & development         0.0%         0.0%         0.0%         0.0%           Closed-end 1-4 family residential         3.6%         0.0%         0.0%         0.0%           Home equity         0.0%         0.0%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.0%         0.0%         0.0%           Commercial & Industrial         3.2%         0.0%         0.9%         0.2%	·			
Asset Quality (% of Total Loan Type)         2011         2012         2011         2012           Construction & development         0.0%         0.0%         0.0%         0.0%           Closed-end 1-4 family residential         3.6%         0.0%         0.0%         0.0%           Home equity         0.0%         0.0%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.0%         0.0%         0.0%           Commercial & Industrial         3.2%         0.0%         0.9%         0.2%				
Construction & development         0.0%         0.0%         0.0%         0.0%           Closed-end 1-4 family residential         3.6%         0.0%         0.0%         0.0%           Home equity         0.0%         0.0%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.0%         0.0%         0.0%           Commercial & Industrial         3.2%         0.0%         0.9%         0.2%				
Closed-end 1-4 family residential       3.6%       0.0%       0.0%       0.0%         Home equity       0.0%       0.0%       0.0%       0.0%         Credit card       0.0%       0.0%       0.0%       0.0%         Other consumer       0.0%       0.0%       0.0%       0.0%         Commercial & Industrial       3.2%       0.0%       0.9%       0.2%				
Home equity         0.0%         0.0%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.0%         0.0%         0.0%           Commercial & Industrial         3.2%         0.0%         0.9%         0.2%				
Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.0%         0.0%         0.0%           Commercial & Industrial         3.2%         0.0%         0.9%         0.2%	JEHUU		<del>                                     </del>	
Other consumer         0.0%         0.0%         0.0%         0.0%           Commercial & Industrial         3.2%         0.0%         0.9%         0.2%				
Commercial & Industrial         3.2%         0.0%         0.9%         0.2%				
Commercial real estate   4.5%   0.3%   0.2%   0.0%     Total loans   4.6%   0.2%   0.2%   0.0%				